



# ICI Deferred Enrollment eBenefits Job Aid

This job aid provides instructions about how to enroll in Income Continuation Insurance (ICI) through deferred enrollment. ICI Deferred Enrollment is available for one of the following reasons:

- You are not enrolled in ICI but are eligible for ICI premium categories 3, 4 or 5 for the **FIRST** time. You may enroll in ICI in any year you are eligible for premium category 6.
- You are currently enrolled in Standard ICI and earned more than \$64,000 last year. You are now eligible to enroll in Supplemental ICI to cover your earnings from \$64,000 to \$120,000.

The Income Continuation Insurance (ICI) program is an income replacement plan that replaces up to 75% of your salary if you are unable to work because of sickness or injury. The plan provides replacement income for disabilities that are considered short term in nature, as well as those that may last for extended periods.

The ICI program has two different coverage levels:

- Standard ICI - covers the first \$64,000 of your earnings
- Supplemental ICI - available if your earnings exceed \$64,000; covers earnings up to \$120,000

Your premium is based on your monthly salary and your sick leave balance (your sick leave determines your premium category). The per pay period premiums will be listed in eBenefits.

If you have questions, please contact your agency Payroll and Benefits office.

**Elections must be submitted no later than 5pm on March 1<sup>st</sup>. Coverage is effective April 1<sup>st</sup>.**

## ENROLLING THROUGH eBENEFITS

- Log in to Employee Self Service: <https://ess.wi.gov>
- Click on the **My Benefits Tile** on the Employee Self Service Homepage.
- Click on the **Benefits Enrollment** link in the My Benefits Navigation Collection.
- This will bring you to the Enrollment Landing Page. Click on the **Select** button to start the enrollment process.

Open Benefit Events					
Event Description		Event Date	Event Status	Job Title	
ICI Deferred Enrollment		03/02/2022	Open	PAYROLL BEN SYSTEMS COOR- SEN	<b>Select</b>

- You will see the Enrollment Summary Page. **Only the ICI plan (s) you're eligible for will be listed on this page.**

Enrollment Summary			
ICI Standard	Before Tax	After Tax	<b>Edit</b>
Current: No Coverage			
New: No Coverage			
ICI Supplemental	Before Tax	After Tax	<b>Edit</b>
Current: No Coverage			
New: No Coverage			

This table summarizes estimated costs for your new benefit choices.

## SELECTING A PLAN

- To enroll in ICI, click **Edit** next to the plan. If you want to enroll in ICI, you must enroll in ICI Standard. You must enroll in both ICI Standard and ICI Supplemental if you want to cover earnings greater than \$64,000.

Enrollment Summary			
ICI Standard	Before Tax	After Tax	<b>Edit</b>
Current: Waive			
New: Waive			
ICI Supplemental	Before Tax	After Tax	<b>Edit</b>
Current: No Coverage			
New: No Coverage			

This table summarizes estimated costs for your new benefit choices.

- To select a plan, click on the **radio button** next to the plan name. You will see the per pay period premium displayed. Click **Update and Continue** to move to the next page.

All enrollments made during this period must be submitted by March 1st at 5pm. Coverage will be effective April 1st.

For more information, please see the [Income Continuation Insurance Plan Brochure](#).

Important! Your current coverage is: Waive.

Select an Option

The cost for this plan is \$6.61.

☐ No, I do not want to enroll

☒ ICI Standard Coverage 4

**Update and Continue** Discard Changes

- The election is confirmed on the following screen. Click **Update Elections** to save your election.

**Your Choice**

You have chosen ICI Standard Coverage 5 coverage.  
The cost for this plan is \$3.53.

**Notes**

Once submitted, this choice will take effect on 04/01/2022. Deductions for this choice will start with the pay period beginning 03/13/2022.

**Update Elections** Discard Changes

Select the Update Elections button to store your choices.  
Select the Discard Changes button to go back and change your choices.



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- You will be brought back to the Summary page. If you want to enroll in Supplemental ICI, follow Steps 6 – 8 again. Once all elections are entered, click **Save and Continue** to start the submission process.

**Enrollment Summary**

ICI Standard Before Tax After Tax **Edit**

Current: ICI Standard Coverage 4: 75.00% of Salary  
New: ICI Standard Coverage 5: 75.00% of Salary 3.53

ICI Supplemental Before Tax After Tax **Edit**

Current: ICI Supplemental 4: 75.00% of Salary  
New: No Coverage

This table summarizes estimated costs for your new benefit choices.

Summarized estimates for new Benefit Elections	Total	Before Tax	After Tax
	3.53	0.00	3.53
Your Costs	3.53	0.00	3.53

**Save and Continue**

ou will be brought to the Submit Benefit Choices page. Click **Submit** to submit your election.

ICI Deferred Enrollment  
**Submit Benefit Choices**

You have almost completed your enrollment. If you have no further changes, select the **Submit** button at the bottom of this page to finalize your benefit choices.

You must click the **Submit** button below to finalize and submit your benefit elections.

Select the **Cancel** button if you are not ready to submit your choices and wish to return to the Enrollment Summary.

All elections must be made by March 1st at 5pm.

If you need to make a change to your election after you submit it, you must contact your agency benefits office to re-open this event so you can make your correction. All corrections must also be submitted by March 1st.

**Authorize Elections**

I authorize the monthly employee share premium deduction from my earnings to provide ICI and Supplemental ICI coverage (if selected). I understand that if premiums are not deducted, I do not have ICI coverage.

**Submit** **Cancel**

Select the **Submit** button to send your final choices to the Benefits Department.

Select the **Cancel** button if you are not ready to submit your choices and wish to return to the Enrollment Summary.

- Once submitted, the Submit Confirmation page will appear.

ICI Deferred Enrollment  
**Submit Confirmation**

Your benefit choices have been successfully submitted to the Benefits Department.

All elections made during this period are effective April 1st.

**OK**

- If you need to change your election after it is submitted, contact your Payroll and Benefits office so your enrollment can be re-opened.
- Unlike Open Enrollment, you will not receive a confirmation statement of your election. You can verify your election on the **Benefits Summary** page.

### HOW TO VERIFY YOUR ICI ENROLLMENT

- The day after you submit your ICI election, you will be able to review your election on the **Benefits Summary** page.
- Click on the **My Benefits Tile** on the Employee Self Service Homepage. Your **Benefits Summary** will automatically appear on the page.
- Enter the date: **04/01/2022** (this is the date that coverage is effective). Click **Refresh**. You will now see your benefits as of April 1<sup>st</sup>.

**Benefits Summary**

As Of: 04/01/2022 **Refresh**

Type of Benefit	Plan Description	Coverage or Participation
Health	Clean w/Dental	Family
Dental - Supplemental	Delta Dental PPO Select Plus	Family
Vision	Delta/Vision	Family
State Group Life	Life - Basic+Suppl (2x salary)	Salary X 2
State Group Life Additional		Waived
State Group Life Spouse & Dep		Waived
Accident Plan	Accident Plan - Family	
ICI Standard	ICI Standard Coverage 4	75% of Salary
ICI Supplemental	ICI Supplemental 4	75% of Salary

### THINGS TO KNOW

- If you are eligible for premium category 6 (you have at least 1040 hours of sick leave), there is no cost to you to enroll in Standard ICI.
- You should NOT use eBenefits to cancel coverage if already enrolled in Standard ICI – you should submit a [paper application](#) to your agency benefits office.
- You should review the [Income Continuation Insurance Booklet](#) for more information about the ICI program.